

MILITARY OFFICERS ASSOCIATION OF AMERICA  
ALAMO CHAPTER



THE



LARIAT

Volume 40, Number 10

“Five Star ★ ★ ★ ★ ★ Chapter”

October 2020



## President's Message

Greetings from home. Doesn't that phrase get a little old by now. We've passed the six-month mark into this pandemic. How our lives have changed! The most marvelous thing is how we have adapted and grown in so many ways. So many new technology skills are probably one of the highest on the list.

The Chapter has embraced this technology. We conduct planning meetings via Zoom. Our monthly meetings with y'all are on this Zoom platform. Our outreach to the community is also via the internet either through Zoom, webinars, Microsoft Teams, or the plethora of other software that enable groups to meet. I hope that y'all have been able to attend one of our monthly Zoom connections and heard the marvelous speakers. We will continue this format at least through the end of the year.

Two years ago, the Chapter determined that we could place the Outreach funds and activities in a better position by creating a 501(c)3 Educational Foundation. This would distinguish it from the 501(c)4 Chapter. The taxing benefits for donors and sponsors to the scholarships and other outreach activities would be enhanced. This would also allow the structure of the Foundation to develop and provide more leverage to that effort. The Chapter would continue its many endeavors on behalf of the membership and the military community as a nonprofit 501(c)4.

There will be a lot more coming regarding the Foundation and scholarships. The most unfortunate news for 2020 was the cancellation of the golf tournament. This is the principal fundraising activity for the Foundation. We were able to provide 23 scholarships of \$1000 each to ROTC and JROTC cadets throughout Central and South Texas.

Needless to say, this has impacted the possibilities for scholarships for 2021. WE NEED YOUR HELP! You will be seeing information in the coming weeks regarding this need and that of the Chapter. Please consider responding to these calls.

Membership is vital to our Chapter. Some of us are Chapter members. Others are MOAA members. Some  
(Continued on Page 16)

### Inside This Edition:

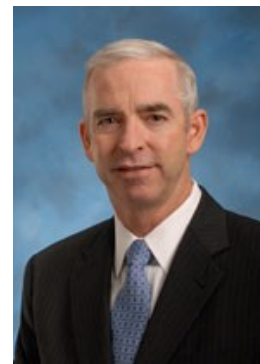
- Pg 2 Chapter News & Notices
- Pg 3 Chapter Financial Condition
- Pg 4 Legislative Affairs
- Pg 5 Membership Memos
- Pg 6 Scholarship Update
- Pg 7 Solitaires
- Pg 8 Chapter Merchandise
- Pg 10 Thank You!
- Pg 11 VA LongTerm Care Assistance
- Pg 12 Corporate Partners
- Pg 13 Transitioning Tips
- Pg 17 Planned Giving

**MOAA Alamo Chapter  
Presents**

**ZOOM Webinar**

**Thursday October 22**

**11am**



**Gary McAlum**

Chief Security Officer  
& Sr Vice President  
Enterprise Security

**USAA**

(See Bio on Page 10)

No pre-registration necessary  
– just logon to ZOOM and join us!

Meeting ID: 820 0998 6676

Passcode: 159764

ZOOM Host: James Cunningham  
210-416-0502

## News & Notices

### NOTICE

#### Annual Business Meeting

The Chapter's Annual Business Meeting will be held via Zoom on

**Thursday, November 19 at 10am.**

*(Log in details to follow)*



### TAPS

We have received information that the following members have passed away.

We wish to convey our sincere condolences and best wishes to their family and loved ones:

Col Harvey Johnson USAF (Ret)  
3/18/20

Col Leopold Ortiz USAF (Ret)  
8/21/20

LTC John Gibbs USA (Ret)  
9/7/20

Col Thomas Korte USA (Ret)  
Spouse of member Aurelia Korte  
09/18/20

**Happy 245<sup>th</sup> Birthday**  
to the  
**United States Navy**  
**Oct 13, 1775**



*Semper Fortis*  
(Always Courageous)

### *2021 MOAA Scholarship Committee Forming!!!*

Interested in serving on our scholarship committee?

Every year, the Alamo Chapter honors outstanding high school and college students with our wide-ranging scholarships and awards programs.

These initiatives reinforce our mission of supporting our military community while addressing our priority of increasing membership.

We are beginning the program for academic year 2020-2021 and seek volunteers who can commit to attending three meetings over the next six months.

The 2021 program kicks off with our strategy and planning meeting, where we outline our purpose, objectives and tasks for success.

**Who?** Any Alamo Chapter Member...no experience required!

**What?** Scholarship Committee Strategy Meeting

**When?** Thursday, 15 Oct 20, 1000-1200

**Where?** Zoom Meeting Info:

**<https://us02web.zoom.us/j/83927890437?pwd=WVpUS3FUaEZ5N3czeWNZTU5sdTJqdz09>**

**Meeting ID: 839 2789 0437**

**Passcode: 357399**

**Why?** To support our military community and future officers

This is an exciting and important program and we seek inputs from across the chapter membership.

If interested in joining the team, please contact our Scholarship Committee Chairperson, Col (ret) Pete Hunt, preferably via email, to [peterhunt2012@gmail.com](mailto:peterhunt2012@gmail.com) or backup by text/phone to 210-867-0418, NLT 9 Oct 20 if possible.

Hope to see you there and as always, THANK YOU FOR YOUR SUPPORT!

*Peter Hunt*

Col (USAF, Ret) Peter Hunt  
Chairperson, Scholarship and Awards Committee

**See our Scholarship Updates on Pages 6 and 9!**



# Alamo Chapter Financial Condition

I listen to 60's music and the song "I just dropped in to see what condition my condition was in" just played! The COVID Pandemic has adversely impacted the MOAA Alamo Chapter's financial condition. Just as the President, Governor, or Mayor gives their State of XXX address. As Treasurer I want to give you the membership my MOAA State of Finances message.

As you know, the Chapter has two Accounts: Educational Foundation & Operations. For the last Board meeting I did a comparison of key items for each account for the years 2013 to 2019. If you want a copy of this comparison contact the office for a copy. Because of the pandemic we had to cancel the golf tournament and stop the in-person meetings.

For the Educational Foundation account, the amount you the members donate plus funds from the golf tournament determine the amount available the next year for scholarships. Thank you for all you have given over these last seven years about \$7,500 a year. The golf tournament contributes a similar amount. Since 2016 the chapter has given 15 or more scholarships amounting to \$15,000 a year. For 2020, The Year of the Pandemic, you have given almost \$9,000 to date, \$2,000 over what we budgeted. That is \$9,000 for scholarships for 2021. Blue Skies sponsor for the golf tournament has stepped up and said they would donate \$5,000 for scholarships. So right now, we have \$14,000 for scholarships for 2021. Of course, you can always contribute more this year and push the amount up to that \$15,000. At the end of 2019, the reserve for the education fund was \$31,755. I pushed to bring that balance down to \$15,000. I said you the members don't give for the funds to

set in a bank so for 2020 the chapter gave 23 \$1,000 scholarships bringing the reserve account down to \$14,000.

That was the good news. Now for the bad news. The operation account has operated in the red (deficit) since 2017 and it looks like 2020 will be another deficit. Dues income was around \$16,000 until 2017. In 2017 the chapter offered 3 years membership for a small increase in dues. In my opinion that was a terrible decision and yes, I was in that decision-making process.

Dues revenue for 2017 was \$16K dropping to \$10K in 2018 to \$7.7K in 2019 which ended the 3-year membership. For 2020 we are expecting membership to be around \$11K which is \$5K reduction from the \$16K we had in the past. Advertising revenue was a high of \$21K in 2015 and been falling since then to a low of \$6K in 2018. Lisa put in a huge effort and got advertising up to \$14K in 2019. For 2020 we have \$3K and only expecting \$6K. Your donations had been in the \$5-6K range again for 2020 we have \$4K in donations. Cancelling the golf tournament dropped another \$4K of expected revenue.

OK, Vaughn ,what does all that mean? To start we expect another year of deficit the fourth in a row. The Operations Reserve account has dropped from a high of \$51K to a current balance of \$27K almost a 50% reduction. I have always said the chapter is very frugal with its spending, so the issue isn't spending but how do we increase revenues. That's where we need you the member's help.

For the educational Foundation account, if you buy from Amazon you can start helping today. Read the AmazonSmile article on Page to see how. I have adopted the ROTC Medal award program and paying for all the

expenses associated with that program. Here's some expenses you could adopt: Phone \$1,800; Copier \$626; D&O insurance \$653; Liability insurance \$487; Dues & Subscriptions \$1,850, and there's more. Any amount you can give will help the cause.

If anyone has any ideas for new revenue streams, please let us know. Remember this is your organization! If we cannot increase our revenue, we'll be forced to start cutting services.

*Vaughn Caudill*

Vaughn Caudill  
COL USA (Ret)  
Treasurer

## MOAA Alamo Chapter

### ***Vision:***

*To be the primary advocate for the military community*

### ***Mission:***

*Provide information, support and social engagement to members;*

*Offer programs and services for the common good of the military community;*

*Support MOAA at the national, state and local levels with a powerful voice.*

Visit [www.alamomoaa.org](http://www.alamomoaa.org) for more info



# Legislative Affairs

I wanted to give a brief legislative report for the membership. It seems that we are consumed by all of the election rhetoric, however, there are still things going on with the Congress and with the State during the pandemic.

## FEDERAL

At the Federal level, we have been having a continuing effort to try and educate our Texas Senators, Cornyn and Cruz to help us with an amendment that we want with the Senate version of the 2021 National Defense Authorization bill.

The issue that we have is that the House version of the NDAA has been passed and is languishing in the Senate. In the House version, there is language which would cause the Military Health Agency to pause a planned reorganization of various MTFs across the country. In doing this, in most cases, retirees, medically retired and dependents would be forced out of the MTF and have to rely on the civilian health system, which, in many cases does not have the capacity to take care of them.

The second issue has to do with reduction in military medical billets. There has been a proposed planned reduction of some 17-18,000 billets. These possibly would be filled to some extent by contract medical personnel.

MOAA's concern is that this reorganization of the MTFs and reductions in billets is much too dramatic and should be re-evaluated, particularly in light of the strains put on the military medical system during the pandemic.

Recently, Secretary Esper had reported to him that this reorganization would result in some 2.2 billion dollars in saving. President Trump also tweeted that this reorganization would not go forward. We still, however, as

members of MOAA need to continue to encourage our Senators to be proactive in effecting these proposed changes to the Senate version of the NDAA.

You will find more information on this by logging onto the MOAA.org website and going to the Advocacy tab.

## STATE

At the State of Texas level, you have all seen the Governor trying to thread the state through all the different issues that the pandemic has caused us to have to deal with.

There are many legislators who are unhappy that he did not call a special session of the legislature to try and deal with some of these issues, however, that does not seem likely to happen.

We do know that most state agencies are being asked to plan on around a 5.5% reduction in their budgets this next session beginning in January 2021.

The state comptroller has already advised that the monies available to the legislature during this session will be reduced by billions of dollars. This is due to unexpected expenditures because of the pandemic and dramatic reductions in revenue from sales taxes and oil revenue.

We do not anticipate that there will be any attacks on such things as the Hazlewood Act or any of the tax exemptions that we have gotten for our veterans and surviving spouses over the years, but are being very watchful of any movement in that direction.

Lastly, this is probably one of the most contentious and important elections of our lifetimes coming up in November. Regardless of whom you are supporting, it is imperative that each of you, as citizens of this Republic, make sure that you vote!

All of you need to make sure that you are registered to vote and that you will make a commitment to vote this year. October 5 is the last day to register to vote. Tuesday October 13<sup>th</sup> is the first day of early voting. October 23<sup>rd</sup> is the last day to apply for a mail in ballot and October 30 is the last day of early voting. Of course, regular voting will occur on November 3<sup>rd</sup>.

All the Best,

*Jim Cunningham*

Jim Cunningham  
Vice President – Legislative Affairs  
Alamo Chapter

## NEVER STOP SERVING!



## WE NEED YOU TO VOLUNTEER

for positions on your Chapter Leadership Team  
(Member spouses also welcome!)

### Current Needs:

- 1) Secretary (No minute-taking required)
- 2) Surviving Spouse Coordinator
- 3) Membership Cmte Members
- 4) Advertising Cmte Members
- 5) Community Outreach Members
- 6) Historian
- 7) Editor

*Position Descriptions can be found on the chapter website under the resources tab.*

[www.alamomoaa.org](http://www.alamomoaa.org)



# Membership Memos

## THANK YOU: Renewing Members

MajGen David Garza USMC (Ret)  
 Col ALEX Archibald, Jr USAF (Ret)  
 COL Anuli Anyachebelu USA (Ret)  
 COL Allan Berrier USA (Ret)  
 Col Gomer Custer USAF (Ret)  
 Col Alan Ernst USAF (Ret)  
 COL Brad Freeman USA (Ret)  
 Col Edward Garland USAF (Ret)  
 Col Peter Hunt USAF (Ret)  
 Col Preston Kleinman USAF (Ret)  
 COL Robert M Johnson USA (Ret)  
 Col Glenn Larsen USAF (Ret)  
 COL Edward Lindeke USA (Ret)  
 CAPT Harold Lutz USN (Ret)  
 COL Edward Marshall USA (Ret)  
 Col Teresa Page USAF (Ret)  
 CAPT Robert Plante USN (Ret)  
 Col James Quinn USAF (Ret)  
 COL Felix Santiago USA (Ret)  
 COL Phillip Swinney USA (Ret)  
 Col Roger Virost USAF (Ret)  
 Col Jai Yang USAF (Ret)  
 LTC James Bailey USA (Ret)

LtCol Richard Braud USAF (Ret)  
 LTC Muriel Brown USA (Ret)  
 LtCol Byron Copeland USAF (Ret)  
 LTC Betty Foley USAF (Ret)  
 LtCol William Goff USAF (Ret)  
 LtCol Robert A Johnson USAF (Ret)  
 LtCol Stephen Mazer USAF (Ret)  
 LtCol Keith Moran USAF (Ret)  
 LtCol Kathy Rafferty USAF (Ret)  
 LTC Terrance Robinson USA (Ret)  
 LTC Chuck Rose USA (Ret)  
 CDR John Taylor USN (Ret)  
 CDR Dan White USN (Ret)  
 Maj Thomas Dera USAF (Ret)  
 MAJ Carol Neimes USA (Frmr)  
 LCDR James Walker USN (Ret)  
 CPT Masashi Kaida USA (Frmr)  
 CPT Leonel Rodriguez USA (Frmr)  
 1LT Paul McCarthy USA (Ret)  
 CW4 Theo Longobardi USA (Ret)  
 Diane Burkett  
 Andrea Martin  
 Ruth Mathias

## WELCOME New Members

COL Olin Findley Brewster USA (Ret)  
 Col Nathalie Ellis USAF (Ret)  
 COL Gary Griffin USA (Ret)  
 Col Lyle Pettit USAF (Ret)  
 COL Wayne Shanks USA (Ret)  
 CAPT Gerard Woelkers USN  
 LtCol Francis Christ USAF (Ret)  
 LTC Tina Clements USA (Ret)  
 LTC Barbara Deeter USA (Ret)  
 LtCol Craig Lindstrom USAF  
 LtCol Stanley McCloskey USAF (Ret)  
 LTC Jerry Muldowney USA (Ret)  
 LtCol Letitia Snook USAF (Ret)  
 LtCol John Torres USAF (Ret)  
 LtCol Robert Vance USAF (Ret)  
 LtCol Michael Walsh USAF (Ret)  
 MAJ Jose Acevedo USA (Ret)  
 Maj Jimmy Coffer USAF (Ret)  
 LCDR Riki Hilton USN (Ret)  
 MAJ Walter Issacs USA (Ret)  
 Maj Richard Lee USAF (Ret)  
 Maj Peter Payne USAF (Ret)  
 MAJ Eugene Robert USAR  
 Maj Joel Ruiz USAF (Ret)  
 Maj Porfirio Juarez USAF (Ret)  
 Maj Steven Tindall USAF (Ret)  
 MAJ David Walker USA (Ret)  
 LT Jeremy Hilton USN (Frmr)  
 LT Willie McCoy USN (Ret)  
 Capt Scott Shumaker USAF (Ret)  
 CWO2 David Garlinghouse USMC (Ret)

## Current Membership Stats

Active Duty 405  
 Surviving Spouse 176  
 Former Military 53  
Retired 823  
**Total 1457**



# MOAA-AC Educational Foundation Scholarship Update

We are proud of our 2020 Chapter Scholarship program for awarding 23 scholarships at \$1000 each to deserving students in a wide range of high schools and colleges from Austin through San Antonio to the Rio Grande Valley this spring. These scholarships were made possible by the 2019 Chapter Golf Tournament led by Frank and Steven Rohrbough, generous contributions by Chapter members, and unwavering support from our Chapter leadership. Please see this page for an article about Cadet Marisa Ibarra, one of our very motivated winners, as well as Page 8 for a copy of a letter received from another 2020 Winner, Lauren Bladon!

Unfortunately, the pandemic caused our annual March Scholarships Award Luncheon to be cancelled, as well as our 2020 Chapter Golf Tournament. Our 2021 Scholarship program requires a change in strategy since we are not able to depend upon our annual Golf Tournament for funding. Most traditional fundraising initiatives require in-person activities that are not possible at the present time. We are now living in the virtual world and must depend on crowdfunding, or the practice of raising small donations from large numbers of supporters, typically online. Extraordinary times call for extraordinary solutions!

We are happy to announce the results of the Big Give, the virtual fundraiser held by San Antonio non-profit organizations on September 10. Our Educational Foundation received \$850 in on-line donations. In addition, the GoFundMe account established for us in June has netted \$1,310. Thank you so much to those members who contributed!!!!

We need to know by early December how many scholarships we can support for 2021. Many members have asked themselves what they can do right now to help the young people of our community. You can make a difference

by participating in our scholarship program. If every member of the MOAA Alamo Chapter contributed \$25, we would be able to fund our 2021 scholarships to the record level of 2020. Just think of all those MOAA-AC Chapter luncheons you weren't able to attend! Take your savings and invest in our future leaders! Every dollar is precious in these difficult times, and your dollars can make a difference!

Please keep in mind that the MOAA-AC Educational Foundation is a 501 (c) (3) organization. This means your donations are tax-deductible. For 2020 Federal taxes, those who take the standard deduction will be able to take an additional "above the line" charitable income tax deduction up to \$300. For more details, please consult your tax professional.

If you would like to contribute to our GoFundMe account, just go to <https://www.gofundme.com/> and search for the Alamo Chapter Educational Foundation. Alternatively, you may contribute through the Chapter website <http://www.alamomoaa.org/donate.cfm> or write a check to the Alamo Chapter Educational Foundation and mail it to MOAA Alamo Chapter, P.O. Box 340497, San Antonio, TX 78234.

Finally, see the invitation on Page 2 from Col (ret) Pete Hunt, our Scholarship Committee Chairman, inviting you to join his committee and participate in the "season opener" strategy meeting to plan our 2021 Scholarship Program!

Thank you for your support of our scholarship program and being part of the crowd!

*Karen Currie*

Dr. Karen W. Currie, Col, USAF (ret)  
Scholarship Committee Member

## 2020 Scholarship Winner!



**CADET MARISA IBARRA**

Cadet Marisa Ibarra is attending St. Mary's University and is currently studying Marketing at the Greeley School of Business with a minor in Military History.

She is an active member of St. Mary's Rattler Battalion and has continuously displayed enthusiasm about integrating herself into the program and the Rattler family. Marisa was a member of the Battalion's Ranger Challenge team, the Bataan Death March team and is the current Officer in Command for the Rattler Run Team and Marian Guard. She has also shown strong physical discipline through her efforts in achieving the extended scale on her Army Physical Fitness tests.

Upon graduation, Marisa aspires to earn an Army commission and serve in the Army as an Aviation Officer. The funds from the MOAA scholarship will help Marisa acquire equipment for Advance camp this summer.





## Medical Minute

### Do Feet Get Larger?

Your feet have probably gone up a shoe size over the years. Feet flatten with time because of loose elasticity in supporting tendons and ligaments.

Those fancy dress shoes you wore with a special garment hurt your feet now when you try to wear them. Exercise, running, sports and walking also increase the size of your feet over time. The Feet and Ankle Surgery Magazine says that one third of people wear a shoe size too small.

Other areas that change with aging are your nose gets a little longer, eyelids seem to droop - but surgery can correct that.

Some people complain that their waist increases over time. That is probably because the disks in your spine shrink with time. And your rib cage drops down on your pelvis causing the waist measurement to increase.

We also shrink in height. It has been said that getting old ain't for sissies!

*Source: U C Berkeley. Health After 50*

*Irene Collier (Ret)*



## Solitaires



### Coffee Anyone?

Some say coffee is bad for your heart. Yet we all enjoy that morning cup of coffee to start our day. The question is which is better, filtered or unfiltered coffee.

Filtered coffee includes drip and pour over coffee, and any other coffees that pass through a filter. Unfiltered coffee includes espresso, Turkish coffee and those made using a French press or moka pot, none of which use a filter.

Unfiltered coffee contains substances that increase blood cholesterol. Filtered coffee was linked to 12% lower risk of death for men and 20% lower risk of death for women. But for men over 60, unfiltered coffee was linked to a slightly higher risk of death from cardiovascular disease.

In addition to caffeine, other chemicals found in coffee are small amounts of magnesium, potassium, and niacin. Coffee beans are loaded with potent anti-inflammatory substances known as polyphenols. Together these substances may delay the absorption of blood sugar, help cells draw sugar from the blood and help blood

vessels contract and relax. Decaffeinated coffee appears to have similar benefits, which suggests the effects are unrelated to caffeine. Caffeine can trigger a short-term rise in blood pressure and heart rate, and some evidence suggests that over the long term, coffee drinking may nudge up blood pressure. However people have a wide range of responses to caffeine. Some people are particularly sensitive and develop a pounding heart beat after even a single cup of coffee. Several studies indicate that drinking coffee doesn't seem to make people prone to develop atrial fibrillation

Finally, remember to be mindful about the fat and calories you may be adding to your coffee in the form of half and half and sugar, and especially whipped cream and sugary syrups added to jumbo sized coffee concoctions sold in coffee shops. So drink your coffee black and enjoy its benefits.

*Source: Harvard Health Letter Sept 2020*

*Irene Collier (Ret)*

## Estate Planning & Decedent Affairs Checklist

In these uncertain times, one way to achieve some peace of mind is to have your personal affairs in order.

The MOAA Alamo Chapter is here to provide you with resources regarding estate planning and decedent affairs checklist. These are general guidelines and recommendations. Your estate planning is better enhanced when you work with your attorney or legal support office.

Please either contact the office for a copy or go online to the Alamo chapter website and find a link to it under the Hot News section on the home page.

*Cora Bayle-Cox*  
CAPT USN (Ret)

Assistant Personal Affairs Officer



The Alamo Chapter Educational Foundation is now registered with Amazon Smile.

You Shop. Amazon Gives.

All you have to do is log into Amazon Smile and select the Alamo Chapter Outreach and shop.

Amazon will automatically give 1/2% of the total purchase price to the Educational Foundation.

# Come Join Us!

- Are You**
- 1. Considering joining a MOAA chapter?**
  - 2. Debating whether to renew your chapter membership?**
  - 3. Talking to a potential new member?**

Here are some of the key benefits to belonging to one of MOAA's more than 400 chapters:

- **Connections:** When you attend chapter meetings, become active on a committee, or take a prominent leadership role, you will forge lasting ties with other MOAA members who have common professional interests and similar association concerns.
- **Community involvement:** Chapter membership provides opportunities to contribute to your community in a variety of ways, from providing scholarships to local students to supporting causes that support wounded warriors, active duty servicemembers and their families, and veterans in-need.
- **Legislative advocacy:** MOAA chapter members play a critical role in advancing legislation at both the city, county and state level. This grassroots advocacy is key to MOAA achieving its legislative goals. See also MOAA national's progress at [www.moaa.org](http://www.moaa.org) and contribute your voice by responding to MOAA's Take Action at <https://takeaction.moaa.org>.

## ORDER FORM - Alamo Chapter Merchandise

### Pebble Beach Performance Golf Shirt \$30

Circle order details below - Subject to availability

Shirt 1: Mens Ladies S M L XL 2XL 3XL Blue White Brindle

Shirt 2: Mens Ladies S M L XL 2XL 3XL Blue White Brindle

Shirt 3: Mens Ladies S M L XL 2XL 3XL Blue White Brindle

Shirt 4: Mens Ladies S M L XL 2XL 3XL Blue White Brindle

Free pick up from Chapter Office (appt required) or add \$5.00 for shipping.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel: \_\_\_\_\_

Provide Credit Card info below or mail in check made payable to MOAA-AC - to P.O. Box 340497, San Antonio, TX 78234, or call the office at (210) 228-9955 (Tues thru Thurs 1-4pm) to place order and pay by credit card over the phone.

Credit Card #: \_\_\_\_\_

Exp Date: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_ CVV: \_\_\_\_\_ Total # Shirt: \_\_\_\_\_ Total # Coins \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_





# Scholarship Update

September 1, 2020

Dear Lt Col Meyers and MOAA Alamo Chapter Scholarship Committee and Members:

I would like to thank you and the entire MOAA Alamo Chapter Scholarship Committee for the generous Scholarship that was awarded to me. I was so honored and surprised to be selected to be awarded a MAJ James and Cheryl Cunningham Chapter Member Scholarship from the MOAA Alamo Chapter. I want to thank all of those who donated toward the Alamo Chapter scholarship fund. I would like to send a personal note of gratitude to Maj Gen David Garza, who generously upgraded the value of my scholarship. I am so grateful to all of you for your generosity.

I will be using the scholarship to help pay for my college tuition, housing and textbook fees at Washington University in Saint Louis (WashU), Missouri. I am planning to study Chemistry, as I am very interested in the sciences. My current goal after achieving my undergraduate degree is to pursue the medical field as I have a strong passion for helping others. My college was due to start in August, but they delayed the start until September to better prepare the campus for students returning during the current COVID-19 pandemic. I am driving to Washington University in Saint Louis to move into my dorm this coming week.

I want to genuinely thank each of you for your generous scholarship awarded to me.

I wish all of you good health.

Sincerely,



Lauren M. Blaydon

Student

Washington University in Saint Louis, Missouri

## Texas Tech Scholarship Opportunity

### The George H. O'Brien Medal of Honor Memorial Scholarship

This \$2,000 scholarship is given in memory of the only Medal of Honor recipient who graduated from Texas Tech University. It is open to an Texas Tech student who is an active US Marine or was honorably discharged; or is a direct descendant of a US Marine who is active or honorably discharged. Applicants must have a 3.0 GPA or higher and a current copy of the marine's DD214 submitted with the application. Visit the Texas Tech website for details.

## October Zoom Speaker Bio



**Gary McAlum**

Senior Vice President, Chief Security Officer

Gary McAlum serves as Chief Security Officer of United Services Automobile Association. His responsibilities include: Information Security, Privacy, Fraud, Physical Security Operations, Corporate Investigations, and Business Continuation. Prior to USAA, he served 25 years in the US Air Force and a short time with Deloitte & Touche, LLP. He joined USAA in February 2010.

Throughout his military career, he worked in a variety of leadership and staff positions within the communications and information technology career field including: telecommunications, satellite communications, deployed network operations, and information security. He was on the front line of cyberspace operations for the Department of Defense where he supported the establishment and evolution of the Joint Task Force Global Network Operations, the organization that was the focal point for the operation and security of DoD information systems and networks. During this time, he was frequently called upon to provide cyber threat insights to a wide variety of interagency forums, including the US-China Economic and Security Review Commission, the President's National Cyber Study Group, and Congressional testimony.

In 2016, he was inducted into the Air Force Cyberspace Operations Hall of Fame.

After retiring from the Air Force, he joined Deloitte's federal practice in September 2008, working in the area of Security & Privacy Services. While there, he co-authored Deloitte's global perspective entitled, "*Cybersecurity: Everybody's Imperative; Protecting our economies, governments, and citizens.*" Also, he served on a Presidential cybersecurity task force that developed recommendations for a joint public-private sector operational capability to respond to cyber events of national consequence.

He holds a B.A. in Mathematics from The Citadel, an M.S. in Management Information Systems from the University of Arizona, and an M.S. from the National Defense University. He is a Certified Information Systems Security Professional (CISSP), a Certified Fraud Examiner (CFE), and has completed the National Association of Corporate Directors (NACD) Cyber Risk Oversight certification course, the Wharton Security Executive Development Program and the executive education course, *Cybersecurity: The Intersection of Policy and Technology*, at Harvard's Kennedy School of Government.

In addition, he attended the FBI's CISO Academy and Domestic Security Executive Academy. He is a member of the Bank Policy Institute BITS Executive Board and currently serves on the board of the Internet Security Alliance (ISA) where he contributed to the development of the "Cyber-Risk Handbook" that is promoted by NACD.

Colonel McAlum will be our Zoom speaker on Thursday October 22 at 11am. With his presentation on Cyber Security. Watch your emails for the log in info.

*In the military, you see so many examples of self-sacrifice and moral courage. In life, you don't get that many opportunities to be sure of your friends.*

- Adam Driver, Actor



## Thank You!

to each of our members listed below who have donated a little (or a lot!) to the Educational Foundation, and/or Chapter Operations

We really appreciate it—and every dollar helps!

LTC James Bailey USA (Ret)

COL Allan Berrier USA (Ret)

LTC Muriel Brown USA (Ret)

Mary Carriker

LtCol Fernando Conejo USAF (Ret)

MAJ Bobby Corbo USA (Ret)

CAPT Cora Cox USN (Ret)

LTC Machielle Denmon Wood USA (Ret)

Col Jack Downey USAF (Ret)

Patricia Eckert

Col Edward Garland USAF (Ret)

MajGen David Garza USMC (Ret)

LtCol William Goff USAF (Ret)

Ashley Jacobi

Col Lewis Jamison USAF (Ret)

Col Preston Kleinman USAF (Ret)

Col Glenn Larsen USAF (Ret)

COL Edward Lindeke USA (Ret)

MG Mike Lyle USA (Ret)

COL Edward Marshall USA (Ret)

Andrea Martin

LtCol Stephen Mazer USAF (Ret)

LtCol Keith Moran USAF (Ret)

CAPT Robert Plante USN (Ret)

Col James Quinn USAF (Ret)

LtCol Kathy Rafferty USAF (Ret)

CPT Leonel Rodriguez USA (Fmr)


LTC Chuck Rose USA (Ret)

COL Felix Santiago USA (Ret)

CDR Dan White USN (Ret)

CAPT Bill Whiting USN (Ret)

CAPT John Woody USN (Ret)

Amazon Smile	VA Long Term Care Assistance	
<p>Do you buy from Amazon? Would you like for ½% of what you buy from Amazon be donated to the Educational Foundation? You can. Read on.</p> <p>I received an email from AmazonSmile telling me that Adult &amp; Teen Challenge of Texas had received a donation of \$52.07 from what I had purchased from Amazon.</p> <p>Amazon Smile has the exact same low prices, vast selection and convenient shopping experience as Amazon.co, plus you generate donations for charity, at no cost to you.</p> <p>See AmazonSmile's impact to date:</p> <p>\$728.94 to Adult &amp; Teen Challenge of Texas</p> <p>\$198,636,544.70 to all charities in the US</p> <p>\$215,721,458.97 to all charities worldwide</p> <p>When first visiting the website <a href="http://smile.amazon.com">smile.amazon.com</a> you are prompted to select a charitable organization. You can enter a name or EIN so please enter either "Alamo Chapter Outreach" or 82-1635522. For eligible purchases through AmazonSmile, the AmazonSmile Foundation will donate 0.5% of the purchase price the educational foundation. There is no cost to the education foundation or you.</p> <p>Using the \$52.07 that went to Adult &amp; Teen Challenge as an example, if 10 -15 of you shopped AmazonSmile then \$520 would be donated, if 20-30 of you shopped then \$1,000 would be donated which equals one scholarship. I am predicting for every 25-30 members that shop from AmazonSmile the foundation will receive enough for a scholarship.</p> <p>Yes, I will be switching my account to supporting the Alamo Chapter Outreach account.</p> <div><p><i>Vaughn Caudill</i> Treasurer</p></div>	<p>For veterans seeking assistance with their caregiving situation - those who may not have long-term care insurance or enough individual assets - the only programs available are through the VA.</p> <p>The federal VA programs are called Aid and Attendance (A&amp;A) and Housebound. Each state also manages state VA facilities that may be accepting new residents.</p> <p>The A&amp;A and Housebound programs pay an additional amount on top of established VA pension compensation to help cover the extra costs of long-term care expenses. Both programs are available only to those who receive a VA pension.</p> <p>For the A&amp;A program, you also must meet at least one of these requirements:</p> <ul style="list-style-type: none"><li>• Someone helps you perform daily activities, like bathing, feeding, and dressing, or</li><li>• You are bedridden or spend a large portion of the day in bed because of illness, or</li><li>• You are in a facility due to mental or physical issues related to a disability, or</li><li>• Your eyesight is severely limited.</li></ul> <p>For the Housebound program, you must spend most of your time at home due to a permanent disability. A person cannot receive both A&amp;A and Housebound benefits at the same time.</p> <p><b>Receiving a VA Pension</b></p> <p>The key factor from the program descriptions above is receipt of a VA pension. A VA pension is a financial needs-based program with three eligibility hurdles:</p> <p><b>1. Both of the following statements must apply:</b></p> <ul style="list-style-type: none"><li>• You did not receive a dishonorable discharge, and</li><li>• Your yearly family income and net worth are within legal limits.</li></ul> <p>Net worth includes all personal property you own (except your house, your</p>	<p>car, and most home furnishings) minus any debt you owe. It includes the net worth of your spouse. You must work with a veteran service office to determine your net worth. Search "county veteran service office" online to find your nearest offices, check out the VA's directory of State Veterans Affairs Offices, or use another online directory. These offices also can help you determine availability at a state VA facility.</p> <p><b>2. You must fall within one of these service windows:</b></p> <ul style="list-style-type: none"><li>• Initial active duty before Sept. 8, 1980, with at least 90 days on active duty and at least one day during war-time, or</li><li>• Initial active duty as an enlisted member after Sept. 7, 1980, and served at least 24 months or the full period for which you were ordered to active duty with at least one day during wartime, or</li><li>• Were an officer with initial active duty after Oct. 16, 1981, with no previous active service in the prior 24 months.</li></ul> <p><b>3. You must meet at least one of these requirements:</b></p> <ul style="list-style-type: none"><li>• Are at least 65 years old, or</li><li>• Have a permanent and total disability, or</li><li>• Currently in a facility for caregiving because of a disability, or</li><li>• Receiving Social Security Disability Insurance or Supplemental Security Income</li></ul> <p>For more info Visit: <a href="http://www.va.gov/pension/eligibility">www.va.gov/pension/eligibility</a> or Call: VA Hotline (800) 827-1000</p> <div><p><i>Shane Ostrom</i> Shane Ostrom Chapter Member</p><p>LtCol Shane Ostrom, USAF (Ret) is a CFP and also a benefits information expert at MOAA national.</p></div>

# OUR CORPORATE PARTNERS

*Please support those that support us!*

*When you use their services let them know you heard about their company/organization from the MOAA Alamo Chapter*

<b>Abby Consulting</b> <i>Website Design</i> <a href="http://www.abbyconsulting.com/">http://www.abbyconsulting.com/</a> 210-490-6513	<b>Army Residence Community</b> <i>Retirement Living</i> <a href="https://armyresidence.com/">https://armyresidence.com/</a> 210-646-5300
<b>Beldon Roofing Company</b> <i>Trusted Since 1946</i> <a href="https://www.beldon.com/">https://www.beldon.com/</a> 833-5-BELDON	<b>Blue Skies of Texas</b> <i>Retirement Community In the tradition of Air Force Village</i> <a href="https://www.blueskiesoftexas.org/">https://www.blueskiesoftexas.org/</a> 866-553-5389
<b>Caring Transitions</b> <i>Senior Relocation, Downsizing &amp; Estate Sales</i> <a href="http://www.caringtransitionssan.com/">http://www.caringtransitionssan.com/</a> 210-714-0855	<b>CTWP Digital Solutions</b> <i>Printers, Copiers, Fax Machines &amp; Office Equipment.</i> <a href="https://www.ctwp.com/">https://www.ctwp.com/</a> 210-590-2897
<b>WWII Museum &amp; Golf</b> <i>Museum and Themed Mini Golf</i> <a href="mailto:memorialminigolf@gmail.com">memorialminigolf@gmail.com</a> Buda, Tx	<b>M. D. Ellis Refrigeration LLC</b> <i>Heating &amp; Air Conditioning</i> <a href="https://www.facebook.com/M-D-Ellis-Refrigeration-LLC-589273391215105/">https://www.facebook.com/M-D-Ellis-Refrigeration-LLC-589273391215105/</a> 210-265-1978
<b>Medical Services International</b> <i>Providing Healthcare Consulting Services</i> 210-497-0263	<b>Randolph-Brooks Federal Credit Union</b> <i>Full-service Financial Cooperative</i> <a href="https://www.rbfcu.org/">https://www.rbfcu.org/</a> 800-580-3300
<b>Security Service Federal Credit Union</b> <i>Full-service Financial Cooperative</i> <a href="https://www.ssfcu.org/">https://www.ssfcu.org/</a> 888-415-7878	<b>Transition Management Solutions, LLC</b> <i>Non-profit Consulting</i> <a href="http://www.tms-texas.com/">http://www.tms-texas.com/</a> 210-259-9867
<b>USAA</b> <i>Financial Services Company</i> <a href="https://www.usaa.com/">https://www.usaa.com/</a> 800-531-8722	<i>Insert Your Business Here!</i>

## Corporate Partners:

### Sponsors and Advertisers in The Lariat

Sponsors and advertisers are vital for the success of any nonprofit and our Chapter is no exception.

Their support provides us with the resources to fulfill our mission. We are working hard to build long-term relationships with several sponsors and businesses throughout the San Antonio area for both the Chapter operations and our Educational Foundation. The Foundation provides the support for the JROTC and ROTC scholarships distributed to deserving cadets annually.

We need your help to “pay it forward”. Please consider using these companies whenever possible. Let them know you saw their name in MOAA Alamo Chapter’s monthly newsletter, *The Lariat*, and make sure you thank them for their support. This lets them know their sponsorship is paying off advertising with MOAA Alamo Chapter. This will help ensure a long-term partnership with them and the Chapter.

Additionally, if you know of any business interested in sponsoring or advertising in the monthly *Lariat*, please let me know. We have different levels of sponsorship and different advertising options that can be tailored to each business.

A marketing package has been developed that describes the various plans. I would be happy to meet and help them develop options that will benefit their needs.

*Lisa Skopal*

Lisa Skopal  
Advertising Coordinator

**lskopal@ymail.com**



## Transitioning Tips

### The Red, White and You Hiring Fair is Coming

The State of Texas and the San Antonio Community will hold its ninth hiring fair on Thursday, November 5. It's the major opportunity to connect transitioning military, veterans, retirees, spouses, and dependents to hiring employers and resources.

Last year's event was spectacular. Over 2000 job seekers connected with over 150 employers and 60 resources at the Freeman Expo Hall. Then came the pandemic and our ability to connect in person changed. Now we are creating a virtual hiring fair.

This virtual fair will be an experience for everyone. Some have already participated in this type of hiring fair. Others are new to the game. There are plenty of opportunities out there for you to learn techniques that will help you navigate the virtual hiring fair process and transitioning. Here are a few. Listed are the agency or organization and their websites. Check them out.

- The Texas Workforce Commission's local board, Workforce Solutions Alamo (WSA), have scheduled a variety of webinars and resources. Connect with the WSA at [www.workforcesolutionsalamo.org](http://www.workforcesolutionsalamo.org) or visit one of their local offices.
- The Texas Veterans Commission has a wealth of resources. Laurie Pimentel-Johnson has facilitated some spectacular webinars on resumes for applicant tracking systems which almost all major employers and many small ones use. These have quirks that work only on these systems, and each one is unique. They also have a variety of resources for women veterans. Check out [www.tvc.texas.gov/employment/veterans](http://www.tvc.texas.gov/employment/veterans).
- The relatively new kid on the block is the Bexar County Military and Veterans Resource Center located just off the New Braunfels gate of Ft. Sam on Grayson. The website is [www.bexar.org/509/military-and-](http://www.bexar.org/509/military-and-veterans-service-center)

[veterans-service-center](http://www.bexar.org/509/military-and-veterans-service-center).

- The JBSA Transition Center and the JBSA Military and Family Resource Centers at each of the local bases has a wealth of opportunities and counselors to assist.
- Joint Base San Antonio also has a connector to these various resources as well as a number of others. This JBSA Alliance meets weekly to network, share, and connect transition opportunities and initiatives. Notes from this are in David's blast (next paragraph). I attend these weekly sessions. Wonderful folks.

Your Alamo Chapter along with MOAA are super resources. David Patrick, MOAA Transition for Texas, produces a weekly blast of resources and opportunities to an email list. He and I provide individual counseling to assist in transitioning.

We are also heavily involved in the production of the Ninth Annual Red, White and You Hiring Fair, coordinating the Veterans Resource Village (VRV) for the event. The VRV will have representatives of non-profits, education, entrepreneur, and government agencies. You can connect for assistance there. David and I are also part of the MOAA Transition Network that meets bi-monthly to coordinate efforts across MOAA. Connect with us at [www.moaa-ac.org](http://www.moaa-ac.org). MOAA'S transition resources are available at [www.moaa.org](http://www.moaa.org).

*Kitty*

Kathryn "Kitty" Meyers  
LtCol USAF (Ret)  
SPHR, SHRM-SCP  
Chapter Transition Liaison Officer

**Hiring**  
**Red, White**  
**& You!**

## Health, Benefits & Welfare

### Vet Housing - Foreclosure Moratorium Extended:

On August 27, 2020, the Federal Housing Finance Agency (FHFA) announced the extension of the Fannie Mae and Freddie Mac moratorium on single-family foreclosures from August 31, 2020, to December 31, 2020. The moratorium on evictions from single-family homes owned by Fannie Mae or Freddie Mac also is extended until December 31, 2020. The announcement does not address evictions from multi-family properties subject to a Fannie Mae or Freddie Mac loan. Fannie Mae addresses the extension of the single-family foreclosure moratorium in an update to Lender Letter 2020-02 and advises that the moratorium does not apply to vacant or abandoned homes.

Source: JDSUPRA August 2020

\*\*\*\*

### DHA Launches New USAF Military Hospital & Clinic Websites:

On 1 SEP the Defense Health Agency launched 74 new military hospital and clinic Air Force websites – an important milestone in the effort to modernize the web presence of all military medical treatment facilities (MTFs). Each website transitioned to the TRICARE domain to provide a standardized patient experience across the Military Health System.

The transition to the TRICARE.mil domain incorporates new layouts and adds helpful features to enhance the user experience and provide easier access to information about the local military hospital or clinic and the TRICARE benefit in one place.

JBSA Wilford Hall Ambulatory Surgical Center is also included. Visit their new website at:

<https://wilfordhall.tricare.mil/>

\*\*\*\*

### Air Force Assignments - Child Custody Arrangement Policy:

An airman from Luke Air Force Base

(Continued on Page 15)



## MOAA NATIONAL ENROLLMENT

☐ YES! Sign me up as a **FREE BASIC MOAA** Member

Name \_\_\_\_\_

Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard

☐ Spouse of Eligible Officer

☐ Graduation Year (Cadet/Midshipmen) \_\_\_\_\_

Email Address\*\* \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

*To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.*

*We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit [www.moaa.org/email](http://www.moaa.org/email) for details.*

Date of Birth \_\_\_\_\_

Spouse Name \_\_\_\_\_

*Your spouse has access to all of your MOAA member benefits.*

\*\*Email address required for BASIC Membership



### Method of Payment

☐ Check (please make payable to MOAA Alamo Chapter) ☐ Credit Card Charge my card \$ \_\_\_\_\_

Card number \_\_\_\_\_

Expiration date \_\_\_\_\_ CVV \_\_\_\_\_ Signature \_\_\_\_\_

Zip code where Billing Statement is mailed: \_\_\_\_\_

**Send to:** MOAA-Alamo Chapter, P.O. Box 340497, Ft. Sam Houston, TX 78234; or email to [moaa-ac@sbcglobal.net](mailto:moaa-ac@sbcglobal.net); or signup **online** at [www.alamomoaa.org](http://www.alamomoaa.org).

## MOAA LOCAL ALAMO CHAPTER ENROLLMENT

☐ YES! Sign me up as a new Alamo Chapter Member

☐ YES! Renew my Alamo Chapter Membership

Name \_\_\_\_\_

Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard

☐ Spouse/Surviving Spouse of Eligible Officer

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

*(Email address required for Electronic Membership)*

***To ensure deliverability of Chapter communications, please provide a personal email without a ".mil" domain, if available.***

Phone Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Spouse Name \_\_\_\_\_

Spouse Email Address \_\_\_\_\_

☐ I would you like to help the Chapter as a Volunteer

**One-Year Membership \$20**  
*(Monthly newsletter "The Lariat" sent by email)*

# WANTED!

## Active Duty or Retired Job Seekers

If you would like to be added to the regular email blast that lists job opportunities in **San Antonio and Texas** please contact David Patrick, the Career Transition Coordinator - Texas  
[dwpatrick01@gmail.com](mailto:dwpatrick01@gmail.com)

If you are an area **employer** who is interested in hiring career transitioning officers or their spouses or if you are a MOAA member interested in helping a career transitioning officer or spouse as a **San Antonio Networker**, or if you are a **MOAA-AC member Job Seeker**, please contact

**Kitty Meyers LtCol USAF (Ret)**  
Chapter Transition Liaison Officer at  
[kamconsulthr@gmail.com](mailto:kamconsulthr@gmail.com)

### Health, Benefits & Welfare

(Continued from Page 13)

late last month became the first to receive an assignment that took into consideration his child custody arrangement.

Master Sgt. William Rotroff will move this fall to his next assignment at Eglin Air Force Base in Florida, where his ex-wife and son, Chevvy, live, the Air Force Personnel Center said in an 27 AUG release.

The Air Force on 17 AUG began allowing airmen who have court-ordered child custody arrangements to ask to be stationed near their children for their next assignments, or to have their next assignments deferred if it would take them away from their kids. Previously, child custody arrangements were not considered as part of the assignment process.

\*\*\*\*



Army Residence  
*Community*



## WELCOME TO THE ARC.

RETIREMENT LIVING FOR ALL BRANCHES OF THE ARMED FORCES.

ARC is a nonprofit life plan continuing care retirement community (CCRC) in beautiful San Antonio, Texas, which welcomes all officers, retired or honorably discharged from all branches of service, warrant officers, as well as senior level GS 14 and above federal employees, who are at least 60 years old, to include spouses and surviving spouses.

In independent living, enjoy the freedom offered by zero-maintenance high-rise or private cottage living, turning you loose to travel, volunteer or pursue any interests you like. If assisted living, memory care, or long-term care is ever needed - you will have caregivers who understand and honor what you've given your country.

### GENERALLY SPEAKING, WE LOVE PERSONAL ENDORSEMENTS LIKE THIS.

"ARC has everything we wanted - separate quarters (duplex) for independent living, a continuum of healthcare, all on the same campus. All that and the price was right! It was the best decision we ever made. Come join us and you will find a very warm welcome from folks from all the services who share your values."

**Bill Klein** — Major General, USA, ret.



**Go to [armyresidence.com](http://armyresidence.com) or call 1-800-871-3749 for more information.**



## President's Message

(Continued from Page 1)

are both. The October issue of MOAA's Military Officer magazine included an article describing the opportunity of connecting with a local chapter when joining MOAA. This process allows new MOAA members to pay the chapter's dues at the same time. We are participating in this new program but note that this is a one-time only - when the MOAA dues are paid.

Each chapter is created legally within each residing state as an affiliate of MOAA. Chapter membership is a local thing. This is the reason we notify you on your anniversary date of the need to renew your chapter membership. The cost of renewal is designed to be cost effective, only \$20. This however keeps the chapter engine running. Please support us with a timely remittance of these dues.

Thank you again for supporting your Alamo Chapter. Membership is the lifeblood of any organization. We value your support.

*Kitty*

Kathryn "Kitty" Meyers  
LtCol USAF (Ret)  
SPHR, SHRM-SCP



Alamo Chapter

Help us shape  
and drive our  
chapter!

Join us at our monthly  
business meetings, 1st  
Thursday of the month  
from 10am to noon at the  
chapter office.

(Currently being held virtual-  
ly via Zoom).

Call 228-9955 for more info.

## 30-second "Elevator Pitch" To Promote Membership

Membership in an association such as ours is achieved by the majority when a friend/acquaintance is also a member.

We need your help to encourage your friends, neighbors, business associates etc to come join us! Participating in the social events is not mandatory (albeit fun!) but we do need their support and voice when it comes to advocacy at the city, county and state level.

Here's an approach you could take when introducing MOAA Alamo Chapter to someone:

Open the conversation with something like:

I am with The Military Officers Association of America (MOAA) and the Alamo Chapter. Are you a member? If no :

- We are a volunteer nonprofit organization for commissioned officers (and surviving spouses) that has 1400+ members and is over 50 year old – located at Ft. Sam.
- We advocate and lobby for the entire military community – all ranks -- to influence legislators in Washington and in Austin to sustain yours & my earned entitlements, i.e. pay raises, medical benefits, commissary privileges, education benefits, etc.
- We make ourselves heard through the strength of our membership numbers.

This is why it is important for all eligible officers to belong.

In addition, we run the chapter operations and promote camaraderie through our monthly social events.

- Here is an application providing membership in both MOAA and the Alamo Chapter. (See Page 12)
- You owe it to yourself (and family) to support the organization that supports you and I ask that you please join. Thanks.

If you get push back consider saying:

- It is a no hassle membership – no sales calls, no sales emails and no pressure to be actively involved.
- We are just looking to you to help strengthen our numbers.
- You will receive legislative updates, the national MOAA *Military Officers* magazine, and our chapter newsletter *The Lariat* by email to keep you informed.
- Again, you owe it to yourself (and family) to be part of an organization that protects your rights, entitlements and benefits.

Have them sign up online at [alamomoaa.org](http://alamomoaa.org), or email us at [moaa-ac@sbcglobal.net](mailto:moaa-ac@sbcglobal.net) or call the office at 210.228.9955.

# Now and Always We'll be There.



90228

1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)



# Planned Giving

MOAA National has a MOAA Scholarship Fund and the MOAA Foundation where members name the MOAA Scholarship or Foundation as a beneficiary thru wills, trusts, etc. MOAA works to ensure the donor's intentions are followed with the funds used for scholarships, grants, or other appropriate charitable works.

The Alamo Chapter is asking members to consider naming the Alamo Chapter in their estate planning. Why should you choose to include the Alamo Chapter in your estate planning? You know we will make good use of your charitable gift supporting the military in south Texas.

During this difficult time, I am inspired by a profound sense of just how blessed I am. If you have also reflected on how precious life is, and you want to give back consider including the Alamo Chapter in your estate distribution. Few people can support their favorite charities as much as they would like during their lifetimes, but most people can consider a bequest. What a wonderful way to leave your mark and impact the lives of the military in South Texas as your legacy.

Did you know that 60 to 70 percent of all Americans die without a valid will? Family members are left to imagine their loved ones' wishes, belongings may be distributed improperly, and assets are allocated according to state laws. Even if you have a will now may be the perfect time to review your estate planning documents. You can also update your planning documents to include a favorite organization such as the Alamo Chapter.

Here are some options for including the Alamo Chapter in your final plans:

- Some types of bequests to consider:
  - a. Specific Bequest: what dollar amount, property or other asset

- b. Percentage Bequest: Percentage of your estate or specific item
- c. Residual Bequest: Alamo Chapter to receive the remainder after final expenses and other bequests

- A gift by way of a beneficiary designation: naming the Alamo Chapter as a beneficiary of a life insurance policy, retirement plan, bank & investment accounts, or other financial accounts. Nothing could be easier!

Sample Bequest language:

*"I give, devise, and bequeath to the MOAA-Alamo Chapter, P.O. Box 340497, San Antonio, TX 78234, Tax ID 82-1635522, \_\_\_\_\_% of my estate or the sum of \$ \_\_\_\_\_; the following described property \_\_\_\_\_; or \_\_\_\_\_% of the rest, residue and remainder of my estate."*

*"I (your name) do hereby publish this as a Codicil to my Last Will and Testament dated \_\_\_\_\_. Anything to the contrary in my aforesaid Last Will and Testament notwithstanding. I hereby devise and bequeath to MOAA-Alamo Chapter, P.O. Box 340497, San Antonio, TX 78234, tax identification number 82-1635522, the sum of \$ \_\_\_\_\_; or the following described property, to wit: \_\_\_\_\_; or \_\_\_\_\_ percent of the rest, residue and remainder of my estate."*

*In all other ways I do hereby ratify and confirm my Last Will and Testament as heretofore published. In witness whereof, I have hereunto set my hand and seal this (date)."*  
(Add your signature, witness signatures and seal.)

Please have your gifting decision reviewed by your estate planner or other financial advisor.

*Vaughn Caudill*  
Treasurer



## VOLUNTEER STAFF:

PRESIDENT	LtCol Kitty Meyers kamconsulthr@gmail.com
PROGRAMS	Col David Patrick dwpatt01@gmail.com
MEMBERSHIP	COL Felix Santiago felixsantiago01@gmail.com
LEGISLATIVE AFFAIRS	MAJ James Cunningham jimbob48@sbcglobal.net (Open)
SECRETARY	
TREASURER	Col Vaughn Caudill vaughn.caudill@gmail.com
SCHOLARSHIPS	Col Peter Hunt moaa.ac.awards@gmail.com
PERSONAL AFFAIRS	Col Stu Myers
Personal Affairs Assist	CAPT Cora Bayle Cox
PR-SOCIAL MEDIA	LtCol Kathie Estrada
LEGAL COUNSEL	Jacobson Law Firm
SOLITAIRES	(Open)
SUPPORT	Lt George Frecko
EDITOR	(Open)
CHAPLAIN	LTC James Taylor
PX/VAC Rep	Jim Cunningham
SA TRANSITION	LtCol Kitty Meyers
TX TRANSITION	Col David Patrick
WEB MASTER	Col Bill Hudson
HISTORIAN	(Open)
VOLUNTEER COORD.	Col Pete Schaub
ADVERTISING	Col Lisa Skopal
BLUE SKIES REP	LtCol Jim Conner
ARC REP	Col Joe Morgan
CHAPTER AFFAIRS	Col Irene Collier
ACTIVE DUTY LIAISON	LTJG Rachel Johnson

## CONTRACTOR:

Exec Asst Trish Meserve

## Chapter Board:

Chairman: COL Barbara Ramsey  
Vice Chair: LtCol Ed Marvin  
Col Mac McDonald Col Frank Rohrbough  
LTC Jim Finch LTC Bill Goforth  
LTC Robert Blake

**Honorary Director:** Gen William McBride

## Alamo Chapter Educational Foundation Board:

COL Robert Akam COL Scott Bleichwehl  
Maj Tony Hargrove Col Peter Hunt  
CAPT Bill Whiting

## Editorial Policy

The Lariat is the newsletter of the Military Officers Association of America—Alamo Chapter. It is published once each month to inform the membership of issues and activities of interest to all. MOAA-AC Operations is a non-profit organization 501c 4. The Alamo Chapter Educational Foundation is a 501c 3.

MOAA and its affiliated chapters and councils are strictly non partisan.

Advertising contained in the newsletter is not endorsed by MOAA or its affiliate the Alamo Chapter and does not represent any recommendation to the membership. Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to the Editor at the Chapter office.

MOAA-AC P.O. Box 340497 Ft Sam Houston, TX 78234  
(210) 228-9955 www.alamomoaa.org  
moaa-c@sbcglobal.net





MILITARY OFFICERS ASSOCIATION OF AMERICA  
ALAMO CHAPTER

THIS IS A PRIVATE ORGANIZATION. IT IS NOT A PART  
OF THE DEPARTMENT OF DEFENSE OR ANY OF ITS  
COMPONENTS AND IT HAS NO GOVERNMENTAL  
STATUS

FOR INFORMATION REGARDING  
OUR BY-LAWS, STRATEGIC PLAN,  
EVENTS CALENDAR, MEETING  
MINUTES AND PAST ISSUES OF  
*THE LARIAT* PLEASE VISIT OUR  
WEBSITE:

**WWW.ALAMOMOAA.ORG**

P.O. Box 340497  
Ft Sam Houston, TX 78234-0497

Phone: 210-228-9955  
Email: [moaa-ac@sbcglobal.net](mailto:moaa-ac@sbcglobal.net)  
[www.alamomoaa.org](http://www.alamomoaa.org)

2320 Stanley Rd, Bldg 140  
Ft Sam Houston, TX 78234

# THE LARIAT

National Award Winning Newsletter

MOAA-AC  
P.O. Box 340497  
Ft Sam Houston, TX 78234



★ BUDA, TEXAS ★

**WORLDS FIRST WWII THEMED  
MINI GOLF COURSE WITH A WWII MUSEUM.**

## COMING SOON!

### JANUARY 2021

**MEMORIALMINIGOLF@GMAIL.COM**

Transfer high-rate  
credit card balances



**\$0** Balance  
Transfer  
Fee

- Consolidate all your cards into one monthly payment
- Pay off balances faster with a lower interest rate
- \$0 fraud liability on unauthorized credit card purchases

**Apply today**

**RBFCU** ★  
[rbfcu.org](http://rbfcu.org)

Membership eligibility required. Subject to credit approval. Rates, terms and programs are subject to change; other restrictions may apply. Balance transfer(s) may not exceed your available credit limit. You should continue to make all required payments on your other accounts until you confirm that the balance transfer has been made. Cash back rewards or points are not earned on balance transfers or cash advances. RN530737